

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: BILLY R. GATLIN § Case No. 07-72678
EARTHA G. GATLIN §
§
§
§
Debtors

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/02/2007.
- 2) The plan was confirmed on 04/04/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 10/08/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/04/2009, 08/05/2010.
- 5) The case was completed on 07/18/2012.
- 6) Number of months from filing or conversion to last payment: 56.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,200.00.
- 10) Amount of unsecured claims discharged without full payment: \$21,673.03.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 75,809.00
Less amount refunded to debtor	\$ 1,145.86
NET RECEIPTS	\$ 74,663.14

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 5,008.11
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 8,508.11
Attorney fees paid and disclosed by debtor:	\$ 0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
COUNTRYWIDE HOME LOANS INC	Sec	6,000.00	6,587.26	6,587.26	6,587.26	0.00
SANTANDER CONSUMER USA	Sec	12,072.00	12,346.68	12,072.00	12,072.00	3,006.59
SANTANDER CONSUMER USA	Uns	0.00	0.00	274.68	274.68	0.00
THOMAS D LUCHETTI PC	Sec	0.00	3,162.00	3,162.00	3,162.00	0.00
NUVELL CREDIT COMPANY LLC	Sec	10,500.00	10,500.00	10,500.00	10,500.00	2,652.40
NUVELL CREDIT COMPANY LLC	Uns	7,171.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	14,824.00	20,559.96	17,526.43	17,526.43	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	0.00	3,033.53	3,033.53	0.00
ADVANCE AMERICA	Uns	1,890.00	NA	NA	0.00	0.00
ALL CREDIT LENDERS	Uns	1,500.00	NA	NA	0.00	0.00
ASSOCIATED BANK	Uns	669.23	NA	NA	0.00	0.00
ASSOCIATED RECOVERY SYSTEMS	Uns	640.96	NA	NA	0.00	0.00
B-LINE LLC	Uns	250.52	206.36	206.36	206.36	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	221.65	200.92	200.92	200.92	0.00
CHECK INTO CASH	Uns	2,071.01	NA	NA	0.00	0.00
CITY OF ROCKFORD	Uns	1,150.00	NA	NA	0.00	0.00
COMED	Uns	194.94	336.03	336.03	336.03	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
CREDITORS PROTECTION SERVICE	Uns	261.00	261.46	261.46	261.46	0.00
CROSS CHECK	Uns	6,000.00	NA	NA	0.00	0.00
SWEDISH AMERICAN HOSPITAL	Uns	88.50	88.50	88.50	88.50	0.00
FIRST REVENUE ASSURANCE	Uns	243.50	NA	NA	0.00	0.00
HEIGHTS FINANCE	Uns	3,078.94	2,948.94	2,948.94	2,948.94	0.00
ILLINOIS STATE TOLLWAY	Uns	82.80	NA	NA	0.00	0.00
NICOR GAS COMPANY	Uns	321.80	NA	NA	0.00	0.00
RECEIVABLES MANAGEMENT	Uns	1,204.80	NA	NA	0.00	0.00
RIVER BLUFF NURSING HOME	Uns	5,468.00	NA	NA	0.00	0.00
ROCK RIVER WATER	Uns	120.63	NA	NA	0.00	0.00
ROCKFORD E.A.S.	Uns	52.41	NA	NA	0.00	0.00
ROCKFORD WATER DEPARTMENT	Uns	257.89	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	1,208.60	1,208.60	1,208.60	1,208.60	0.00
SECURITY FINANCE	Uns	672.00	652.79	652.79	652.79	0.00
COTTONWOOD FINANCIAL	Uns	1,394.73	1,436.54	1,436.54	1,436.54	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	12,329.25	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	3,033.53	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 6,587.26	\$ 6,587.26	\$ 0.00
Debt Secured by Vehicle	\$ 25,734.00	\$ 25,734.00	\$ 5,658.99
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 32,321.26	\$ 32,321.26	\$ 5,658.99
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 17,526.43	\$ 17,526.43	\$ 0.00
TOTAL PRIORITY:	\$ 17,526.43	\$ 17,526.43	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 10,648.35	\$ 10,648.35	\$ 0.00

Disbursements:

Expenses of Administration	\$ 8,508.11
Disbursements to Creditors	\$ 66,155.03
TOTAL DISBURSEMENTS:	\$ 74,663.14

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 10/24/2012

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.